

## Message Text

UNCLASSIFIED

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ACTION CPR-01

INFO OCT-01 NEA-10 ISO-00 L-03 JUSE-00 /015 W  
-----089079 032319Z /66

R 031011Z SEP 77  
FM AMEMBASSY TUNIS  
TO SECSTATE WASHDC 8157

UNCLAS TUNIS 6315

FOR PROTOCOL

E.O. 11652: N/A  
TAGS: PDIP, AFSP  
SUBJ: HOST COUNTRY REMENTS FOR AUTOMOBILE LIABILITY  
INSURANCE

REF: STATE 189095

FOLLOWING ARE ANSWERS TO QUESTIONS POSED REFTEL AS THEY  
PERTAIN TO TUNISIA:

A. YES, THIRD PARTY LIABILITY IS MANDATORY FOR ALL DRIVERS  
UNDER TUNISIAN LAW NO. 60-21 DATED NOVEMBER 30, 1960.

B. THERE IS NEITHER A MINIMUM OR MAXIMUM COVERAGE. THE IN-  
SURANCE PREMIUM IS BASED ON THE NUMBER OF HORSEPOWER OF THE  
CAR. ALL PARTIES INVOLVED IN AN ACCIDENT ARE COVERED UNDER  
THIRD PARTY LIABILITY, EXCEPT FOR THE DEIVER AND MEMBERS OF  
HIS/HER IMMEDIATE FAMILY. IN THE EVENT OF A PERSONAL INJURY,  
DISMEMBERMENT OR DEATH, THE CASE IS AUTOMATICALLY BROUGHT  
BEFORE THE COURT AND THE AWARD IS DETERMINED BY THE JUDGE.  
THIS PROCESS CAN TAKE UP TO TWO YEARS. THE INSURANCE COMPANY  
DETERMINES THE AMOUNT PAYABLE IN THE CASE OF PROPERTY  
DAMAGE. THERE IS NO FORMAL ENFORCEMENT PROCEDURE BY THE  
HOST GOVERNMENT EXCEPT THROUGH PERIODIC ROAD CHECKS. THE EMBASSY  
REQUIRES PROOF OF INSURANCE BEFORE PROCEEDING WITH THE NEC-  
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ESSARY PAPERWORK FOR VEHICLE REGISTRATION. IN ADDITION TO  
LIABILITY INSURANCE, PASSENGER INSURANCE CAN BE PURCHASED.  
THIS INSURANCE COVERS PERSONAL INJURY TO THE DRIVER AND ALL  
PASSENGERS (INCLUDING IMMEDIATE FAMILY MEMBERS). CLAIMS UNDER  
THIS POLICY DO NOT HAVE TO GO TO COURT AND THERE IS A MAXIMUM  
PAYABLE WHICH IS DETERMINED BY THE INSURANCE COMPANY AND PAYABLE  
BY THEM DIRECTLY, I.E. DEATH - TD1000; LOSS OF LIMB - TD

1000; MEDICAL - TD 100. (TD EQUALS \$2.35) COST OF COVERAGE IS MINIMAL - FOR FOUR PASSENGERS INCLUDING DRIVER, THE PREMIUM IS TD 4,950.

C. N/A

D. N/A AS LEGAL REQUIREMENT EXISTS.

E. YES, DIRECT LEGAL ACTION AGAINST THE INSURANCE COMPANY IS PROVIDED BY LAW.

F. NO. ACCORDING TO FOREIGN MINISTRY PROTOCOL OFFICIAL, INSURANCE COMPANY CANNOT BASE ITS DEFENSE ON GROUND THAT DIPLOMAT HAS VIOLATED A CONTRACT TERM BY FAILURE TO COOPERATE IN DEFENSE.

G. N/A

H. YES. INSURANCE IS READILY OBTAINABLE THROUGH LOCAL COMPANIES. THE HOST GOVERNMENT DOES NOT PROVIDE ASSISTANCE.

I. NO. THE TUNISIAN GOVERNMENT HAS ALLOWED A 20 PERCENT DISCOUNT ON THE PREMIUM FOR DIPLOMATIC PERSONNEL. IN ADDITION, DIPLOMATS ARE NOT REQUIRED TO PAY A 12 PERCENT TAX WHICH IS LEVIED ON THE PREMIUM. INSURANCE COMPANIES APPLY BOTH THESE DISCOUNTS TO ALL PERSONNEL ASSIGNED TO THE MISSION  
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INCLUDING THOSE WHO ARE NOT ON THE DIPLOMATIC LIST.

J. THE INSURANCE CONTRACT IS THE SAME FOR EVERYONE.

K. NO.

L. N/A

M. THE SYSTEM HAS WORKED WELL FOR MEMBERS OF THIS MISSION.

N. NO.  
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NNN

## Message Attributes

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**Channel Indicators:** n/a  
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**Review Markings:**  
Margaret P. Grafeld  
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